

FIG. 1

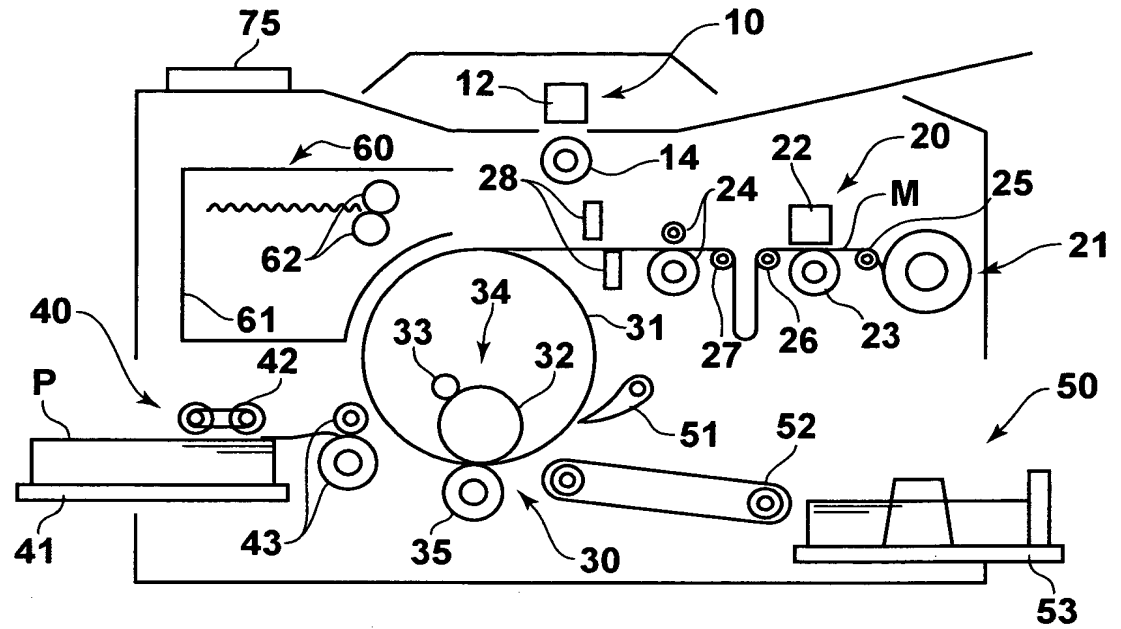


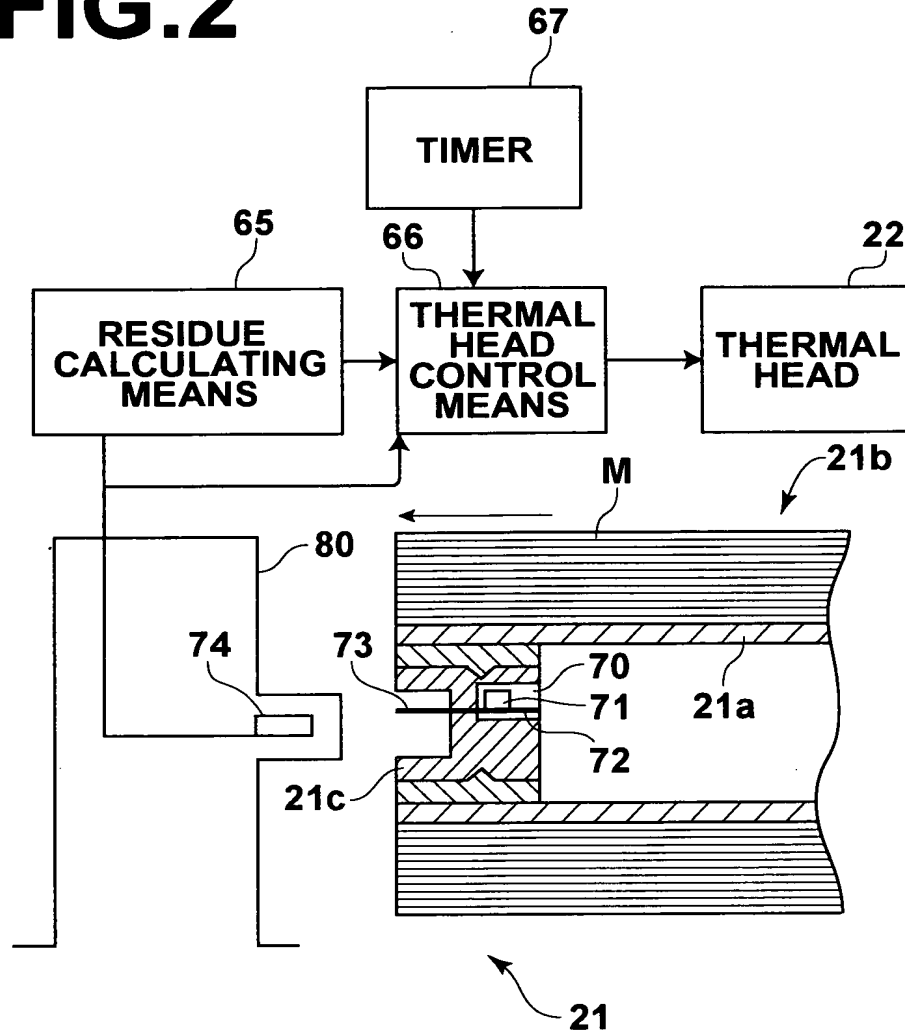
FIG.2

FIG.3A

RESIDUE (NUMBER)	ELAPSED TIME			
	0~3 MONTHS	4~6 MONTHS	7~12 MONTHS	13~18 MONTHS
200~31	STANDARD	STANDARD	STANDARD	STANDARD
30~21	STANDARD	STANDARD	STANDARD	+2.5%
20~11	STANDARD	STANDARD	+2.5%	+5.0%
10~0	STANDARD	STANDARD	+2.5%	+5.0%

FIG.3B

RESIDUE (NUMBER)	ELAPSED TIME			
	0~3 MONTHS	4~6 MONTHS	7~12 MONTHS	13~18 MONTHS
200~31	STANDARD	STANDARD	STANDARD	STANDARD
30~21	STANDARD	+2.5%	+2.5%	+2.5%
20~11	STANDARD	+2.5%	+5.0%	+7.5%
10~0	STANDARD	+5.0%	+7.5%	+10%

FIG.4

